

SUBSTITUTE FORM PTO-1449 (MODIFIED)		U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 065437008002		SERIAL NO. 08/878,396	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				APPLICANT Andrew C. Payne et al			
(37 CFR 1.98(b))				FILING DATE June 18, 1997		GROUP 2634 A.U. 2766	
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL	PATENT NUMBER	ISSUE DATE	PATENTEE	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
	AA						
	AB						
	AC						
	AD						
	AE						
	AF						
	AG						
	AH						
	AI						
	AJ						
	AK						
FOREIGN PATENT OR PUBLISHED FOREIGN PATENT APPLICATION							
	DOCUMENT NUMBER	PUBLICATION DATE	COUNTRY OR PATENT OFFICE	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
<i>BEA</i>	AL 0 172 670	02/26/86	Europe EPO	G07F	7/00		
<i>BEA</i>	AM WO 93/10503	05/27/93	Pat WIPO	G06F	15/30		
	AN						
	AO						
	AP						
OTHER DOCUMENTS (Including Author, Title, Date, Place of Publication)							
<i>BEA</i>	AQ	<input checked="" type="checkbox"/> P. Rémy et al., "Le paiement électronique", pp. 15-23, 1988, L'Écho des RECHERCHES, No. 134					
<i>BEA</i>	AR	CCITT Blue Book, Volume VIII; pages 48-81, November 14-25, 1988					
	AS						
EXAMINER				DATE CONSIDERED			
<i>GREGORY</i>				<i>1/26/99</i>			
EXAMINER: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.							